



Order Filed on August 23, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

827087

Phelan Hallinan Diamond & Jones, PC

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856-813-5500

**Attorneys for Secured Creditor: Ditech Financial,
LLC.**

In Re:

Susan M. Eilbacher-Greene a/k/a Susan M. Greene

Case No: 19-21979 - JKS

Hearing Date: 08/08/2019

Judge: John K. Sherwood

ORDER RESOLVING OBJECTION TO CONFIRMATION

The order set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: August 23, 2019

A handwritten signature in black ink, appearing to read "JK Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Attorneys for Ditech Financial, LLC.

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE:

SUSAN M. EILBACHER-
GREENE A/K/A SUSAN M.
GREENE

CASE NO. 19-21979 - JKS

CHAPTER 13

Debtor

ORDER RESOLVING OBJECTION TO CONFIRMATION

HEARING DATE: 08/08/2019

This Order pertains to the property located at 1268 POPLAR AVENUE, MOUNTAINSIDE, NJ 07092, mortgage account ending with “6848”;

THIS MATTER having been brought before the Court by, Donald C. Goins, Esquire attorney for debtor, Susan M. Eilbacher-Greene upon the filing of a Chapter 13 Plan, Ditech Financial, LLC. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and for other and good cause shown:

IT IS on the _____ day of _____, 2019, ORDERED as follows:

1. The secured creditor, Ditech Financial, LLC. shall be permitted to file a secured Proof of Claim after Confirmation. The arrears reflected in said to-be-filed secured Proof of Claim will be approximately **\$44,921.84**.
2. The Trustee is authorized not to pay the secured arrearage claim (Proof of Claim to be filed shortly) of Ditech Financial, LLC. for the purpose of allowing the Debtor to apply and potentially complete a loan modification. Should the Debtor qualify for a loan modification, the loan modification must be approved no later than **October 23, 2019 or as extended by the Court**.
3. If Loan Modification is approved, Ditech Financial, LLC. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
4. If a loan modification is not approved by **October 23, 2019 or as extended by the Court**, the debtor shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

5. Debtor acknowledges that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

6. Debtor shall tender adequate protection payments to Ditech Financial, LLC. as required by the Loss Mitigation Program (LMP). The adequate protection payments will continue only while the Debtor is in LMP. The Loss Mitigation Program is scheduled to terminate on **October 23, 2019 or as extended by the Court**. If the Debtor fails to make adequate protection payments, Ditech Financial, LLC. will file an Application for Early Termination of LMP. Once the Loss Mitigation Program terminates on **October 23, 2019 or as extended by the Court**, or an earlier date confirmed by the court, the Debtor shall cease tendering the reduced adequate protection payments and begin making regular monthly mortgage payments to Ditech Financial, LLC. as required by the mortgage and note.

7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Susan M Eilbacher-Greene
Debtor

Case No. 19-21979-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db +Susan M Eilbacher-Greene, 1268 Poplar Avenue, Mountainside, NJ 07092-1927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Donald C. Goins on behalf of Debtor Susan M Eilbacher-Greene dccoins1@gmail.com,
G25787@notify.cincompass.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL, LLC. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL, LLC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6